

Information to identify the case:

Debtor 1	<u>Brian L. Jones</u>	Social Security number or ITIN	xxx-xx-0830
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Natalie D Jones</u>	Social Security number or ITIN	xxx-xx-0686
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70440-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian L. Jones

Natalie D Jones

1/17/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian L. Jones
Natalie D Jones
Debtors

Case No. 18-70440-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 17, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian L. Jones, Natalie D Jones, 11960 Route 259, Blairsville, PA 15717-7136
14864031	+ Coll Svc Ctr, 839 5th Ave, New Kensington, PA 15068-6303
14892102	+ Indiana County Tax Claim Bureau, 825 Philadelphia Street, Indiana, PA 15701-3907

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jan 18 2024 04:54:00	Americredit Financial Services, Inc.Dba GM Financi, P.O Box 183853, Arlington, TX 76096-3853
cr	Email/PDF: resurgentbknofications@resurgent.com	Jan 18 2024 00:11:00	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: RASEBN@raslg.com	Jan 18 2024 00:02:00	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Jan 18 2024 00:02:00	U.S. Bank National Association, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14869835	EDI: PHINAMERI.COM	Jan 18 2024 04:54:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14864030	EDI: CAPITALONE.COM	Jan 18 2024 04:54:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238

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14889497	EDI: CAPITALONE.COM	Jan 18 2024 04:54:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14864032	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 18 2024 00:02:00	Crdrmcomp, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14864033	+ Email/Text: bdsupport@creditmanagementcompany.com	Jan 18 2024 00:02:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14864034	+ Email/Text: bankruptcy@flagshipcredit.com	Jan 18 2024 00:02:00	Flagship Credit Accept, Po Box 3807, Coppell, TX 75019-5877
14864035	Email/Text: ktramble@lendmarkfinancial.com	Jan 18 2024 00:01:00	Lendmark Financial Ser, 2118 Usher St Nw, Covington, GA 30014
14896785	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:01	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14899433	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:00	LVNV Funding, LLC its successors and assigns as, assignee of OSI Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14886480	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:02	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14886460	Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:21	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14864036	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 18 2024 00:11:22	Lvnv Funding, Po Box 1269, Greenville, SC 29602-1269
14864037	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 18 2024 00:02:00	Nstar/cooper, 350 Highland Dr, Lewisville, TX 75067-4177
14885865	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 18 2024 00:02:00	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCEs, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as Trustee, succes
14881156	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14864038	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill logsecf@logs.com
Heather Stacey Riloff	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill logsecf@logs.com, Michelle@mvrlaw.com
Kenneth P. Seitz	on behalf of Joint Debtor Natalie D Jones thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Brian L. Jones thedebterasers@aol.com
Kevin M Buttery	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL kbuttery@rascrane.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@raslg.com

TOTAL: 10